

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

IN RE:

LAURENCE VICTOR PERRIGO

CASE NO: 09-70165-HDH-13

HEARING DATE: 1/20/2010

HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2006-08 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
012 0 U *	GLOBAL CREDIT & COLLECTION CORP	\$0.00	013 0 U *	IC SYSTEM	\$0.00
015 0 U *	VANTAGE SOURCING	\$0.00	018 0 U	WASHINGTON MUTUAL PROVIDIAN	\$4,214.00

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b>SECURED CREDITORS</b>							
008 0	WACHOVIA DEALER SERVICES	2008 ECLIPSE/WACHOVIA DEALER	\$17,629.03	\$18,000.00	10.00%	60	\$430.91 PAID BY TRUSTEE
	Extended term from 58 to 60 months. See modification below.						
017 0 *	WACHOVIA CARD SERVICES	PURCHASES	\$6,006.68	\$6,006.68	8.00%	60	\$149.23 PAID BY TRUSTEE
	Debt provided unsecured, but claim filed secured. See modification below.						

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
009 0 U	CAPITAL 1 BANK	\$3,986.70	010 0 U	ECAST SETTLEMENT CORPORATION	\$4,422.05
	PURCHASES			PURCHASES/CHASE BANK	
011 0 U	PREMIER BANKCARD /CHARTER	\$427.41	014 0 U *	AMERICAN INFOSOURCE LP	\$185.14
	PURCHASES			SERVICES/T-MOBILE	
016 0 U	VERIZON WIRELESS	\$247.48			
	SERVICES				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim

**IV.**

**TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The secured claim filed by Wachovia in the amount of \$6,006.68 shall be valued at \$6,006.68 and paid through the plan at 8% interest over 60 months with a payment of \$149.23 per month.

All creditors shall be treated over a 60 month plan.

Debtor's plan term shall be extended from 58 to 60 months. Debtor shall pay \$489 per month beginning May 2009 for 9 months; then Debtor shall pay \$645 per month beginning February 2010 for the remaining 51 months for a total 60 month plan base amount of \$37,296.00.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 1/20/2010 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 11/20/2009

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AMERICAN INFOSOURCE LP T MOBILE/T MOBILE USA INC PO BOX 248848 OKLAHOMA CITY OK 73124  
CAPITAL 1 BANK ATTN: C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS GA 30091  
CHASE CC ATTENTION BANKRUPTCY DEPARTMENT PO BOX 15298 WILMINGTON DE 19850  
ECAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK NJ 07193  
FIRST PREMIER BANK PO BOX 5524 SIOUX FALLS SD 57117  
GLOBAL CREDIT & COLLECTION CORP PO BOX 101928 DEPT 2417 BIRMINGHAM AL 35210  
IC SYSTEM PO BOX 64378 ST PAUL MN 55164  
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114  
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114  
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75242  
LAURENCE VICTOR PERRIGO 402 W BELKNAP JACKSBORO TX 76458  
LAW OFFICE OF MITCHELL N KAY 7 PENN PLAZA NEW YORK NY 10001  
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301  
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
VANTAGE SOURCING PO BOX 660108 DALLAS TX 75266  
VERIZON WIRELESS PO BOX 105378 ATLANTA GA 30348  
VERIZON WIRELESS PO BOX 3397 BLOOMINGTON IL 61702  
WACHONIA BANK PO BOX 3117 WINSTON SALEM NC 27102  
WACHOVIA CARD SERVICES BANKRUPTCY DEPT VA7359 PO BOX 13765 ROANOKE VA 24037  
WACHOVIA DEALER SERVICES PO BOX 19657 IRVINE CA 92623  
WACHOVIA DEALER SERVICES PO BOX 25341 SANTA ANA CA 92799  
WASHINGTON MUTUAL PROVIDIAN ATTN BANKRUPTCY DEPT PO BOX 10467 GREENVILLE SC 29603  
WFS FINANCIAL 2143 CONVENTION CENTER WAY NO 200 ONTARIO CA 91764  
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242